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Re Amst A**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of

Robert E. Pollin

Group Art Unit: UNASSIGNED

Serial No.: Filed Herewith

Examiner: UNASSIGNED

Filed: January 25, 2000

For: AUTOMATED PAYMENT SYSTEM

PRELIMINARY AMENDMENT

Honorable Assistant Commissioner
for Patents
Washington, D.C. 20231

SIR:

Prior to substantive examination on the merits, please enter the following Preliminary Amendment.

IN THE SPECIFICATION:

Amend the specification as follows:

Page 1, line 3, before "A Portion of" insert --This application claims the benefit of U.S. patent application Serial No. 08,879,022 filed June 19, 1997, the entire disclosure of which, including references and appendices, is incorporated herein by reference.--

IN THE CLAIMS:

Amend the claims as follows:

Cancel all pending and insert therefore new claim 1 as follows:

11/24/2001 (New) An automated system for generating a plurality of authorized drafts on financial accounts belonging to a plurality of payees, in payment of debts to a payee, comprising:

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